

**Information to identify the case:**

Debtor 1	<u>William Joseph Armstrong</u>	Social Security number or ITIN	xxx-xx-5337
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10211-TPA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Joseph Armstrong

7/14/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Joseph Armstrong  
Debtor

Case No. 19-10211-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 14, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:**

Recip ID	Recipient Name and Address
db	+ William Joseph Armstrong, 21072 Steem Hill Road, Cochran, PA 16314-2614
15005992	+ Meadville Cardiology Consultants, 765 Liberty Street, Meadville, PA 16335-2566
15015640	+ ROI, PO Box 549, Lutherville Timonium, MD 21094-0549

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15005982	+ EDI: TSYS2	Jul 15 2022 03:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15052130	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15005983	+ EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15047304	Email/PDF: bncnotices@becket-lee.com	Jul 14 2022 23:33:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15030662	+ Email/Text: RASEBN@raslg.com	Jul 14 2022 23:29:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15005985	+ EDI: CITICORP.COM	Jul 15 2022 03:28:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15015638	EDI: CAPIO.COM	Jul 15 2022 03:28:00	Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
15015639	EDI: DIRECTV.COM	Jul 15 2022 03:28:00	DIRECTV, PO Box 6550, Englewood, CO 80155
15005987	EDI: DISCOVER.COM	Jul 15 2022 03:28:00	Discover Financial Services LLC, PO Box 15316,

District/off: 0315-1

User: auto

Page 2 of 3

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			Wilmington, DE 19850
15005986	+ Email/Text: bankruptcy@diamondresorts.com	Jul 14 2022 23:30:00	Diamond Resorts FS, 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260
15047399	EDI: DIRECTV.COM	Jul 15 2022 03:28:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15010938	EDI: DISCOVER.COM	Jul 15 2022 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15051679	Email/Text: cashiering-administrationservices@flagstar.com	Jul 14 2022 23:30:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
15005988	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 14 2022 23:29:00	First National Bank Of Pa, 4140 East State Street, Hermitage, PA 16148-3401
15005989	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 14 2022 23:30:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15005990	+ Email/Text: bankruptcy@avadynhealth.com	Jul 14 2022 23:30:00	H & R Accounts Inc, 7017 John Deere Parkway, Moline, IL 61265-8072
15005984	EDI: JPMORGANCHASE	Jul 15 2022 03:28:00	Chase Card, PO Box 15298, Wilmington, DE 19850
15005991	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2022 23:29:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15043226	Email/PDF: resurgentbknofications@resurgent.com	Jul 14 2022 23:33:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15005993	+ Email/Text: mwetherbee@mmchs.org	Jul 14 2022 23:30:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
15052411	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
15005994	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15049612	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15015640	+ Email/Text: info@bolderhealthcare.com	Jul 14 2022 23:29:00	ROI, PO Box 549, Lutherville Timonium, MD 21094-0549
15005995	+ EDI: RMSC.COM	Jul 15 2022 03:28:00	Synco / Walmart, Po Box 965024, Orlando, FL 32896-5024
15037766	EDI: USBANKARS.COM	Jul 15 2022 03:28:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
15005996	EDI: USBANKARS.COM	Jul 15 2022 03:28:00	Us Bank, Po Box 5227, Cincinnati, OH 45201
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank as servicer for New Residential Mort
cr		New Residential Mortgage LLC
cr		U.S. BANK NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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User: auto

Page 3 of 3

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## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Flagstar Bank as servicer for New Residential Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor William Joseph Armstrong dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor New Residential Mortgage LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 7